

THE Talk

May 2012

Volume 6, Issue 5

A FOCUS ON PHYSICAL ACTIVITY

Pathway to Improved Health

By Concentra Urgent Care

Being physically active is one of the most important steps you can take to maintain or improve your health. When combined with eating a healthy diet, regular exercise can substantially reduce your risk of chronic disease, prevent weight gain, and improve your overall level of physical and emotional fitness.

HOW MUCH PHYSICAL ACTIVITY DO I NEED?

The U.S. Department of Health & Human Services (HHS) has recently published several recommendations related to exercise:

Any physical activity is better than no physical activity

Includes people with disabilities & Far outweighs the possibility of risk of injury or illness.

Most health benefits occur with at least 150 minutes a week

Both aerobic (endurance) and muscle-strengthening (resistance) are beneficial

For most people, additional benefits occur when

You increase the intensity of your physical activity, the frequency of your physical activity, & the duration of your physical activity

SHOULD OLDER ADULTS EXERCISE, TOO?

The same HHS guidelines apply, but older adults need to make sure that their fitness level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

WHAT IF I HAVE A CHRONIC MEDICAL CONDITION?

If you have a chronic medical condition, you should be under the care of a health care provider. It is important to consult your physician about the type and amount of physical activity appropriate for you.

HOW DO I GET STARTED?

The health benefits of physical activity far outweigh the risks and some activity is better than none. Persons who have not been diagnosed with a chronic condition (such as diabetes, heart disease, or osteoarthritis) and do not have symptoms (e.g., chest pain or pressure,

dizziness, or joint pain) do not need to consult with a health care provider prior to starting an exercise program.

For more information on total fitness programs in general, you can contact your health care provider, your Concentra health specialist, or visit the National Safety Council's Web site at: <http://www.nsc.org/resources/Factsheets/hl/fitness.aspx>.



THE TALK

Newsletter Information

Publisher

Peel, Inc. 888-687-6444
Articles..... timarron@peelinc.com
Advertising..... advertising@PEELinc.com

Article Submissions

Interested in submitting an article? You can do so by emailing timarron@PEELinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 15th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for *The Talk*. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

Advertising Information

Please support the businesses that advertise in the *The Talk*. If you would like to support the newsletter by advertising, please contact our sales office at 888-687-6444 or advertising@PEELinc.com. The advertising deadline is the 20th of each month for the following month's newsletter.

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Timarron residents, limit 30 words, submit before the 15th of each month. Please e-mail timarron@peelinc.com

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 888-687-6444 or advertising@PEELinc.com.

NOT AVAILABLE
ONLINE

Pet Details Pet Sitting By Lorrie

Lorrie Jackson-Knight

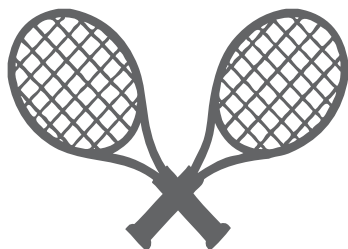
Phone: 682.224.4253
Cell: 281.507.5291
Email: lorrie@texaspetwatch.com
www.texaspetwatch.com

- Bonded and Insured
- Member of: PSI-Pet Sitters
International Colleyville Chamber
- Call for Summer Specials



SPRING BREAK TENNIS CAMP

March 12th-16th | Ages 8-12
(for Timarron residents only)



TIMES

1-2:30, 2:30-4:00

PRICE

\$60.00 for the week

CONTACT SCOTT BREKKEN

817.308.0537 • sbrekken@verizon.net

(Limit 8 students per camp)



Financial Focus

The 5 Biggest Threats to Your Retirement Nest Egg

It's tough for financial planners to get clients motivated enough to make the sacrifices and investment decisions that are necessary to ensure a comfortable retirement. In fact, according to a recent ING Retirement Research Institute study, 71% of Americans – regardless of age – still lack a formal investment plan to help them reach their retirement goals. But what about those clients who have done everything right? They've been working with a financial planner, contributing to their 401(k)s, maybe have a pension in the offing, are saving money at a decent clip and are following the sound investment advice offered by the professionals but, according to Fidelity Investments, there's still a good chance they might not have enough put aside to live out their golden years in style. Fidelity Investments has described five of the biggest threats to even the most well-prepared

investor's retirement plan.

1. Failing to prepare for spiraling health care costs. With longer life spans, medical costs that are rising faster than general inflation, declining retiree medical coverage by private employers, and possible funding shortfalls ahead for Medicare and Medicaid, managing health care costs can be a critical challenge for retirees. According to Fidelity's annual Retiree Health Care Costs Estimate, a 65-year-old couple retiring in 2011 will need more than \$235,000 to cover health care costs during their retirement. And that is just using life expectancy data – many people will live longer and have higher costs. Since Fidelity started the annual estimate in 2002, estimated costs have increased by 6% a year. That cost doesn't include possible long term care (LTC) expenses. About 70% of those over age 65 will require some type of LTC

services – either at home, or else, in adult day care, an assisted living facility, or a traditional nursing home. The average private-pay cost of a nursing home is about \$70,000 per year and exceeds \$100,000 in some states. Assisted living facilities average \$34,000 per year. Hourly home care agency rates average \$46 for a Medicare-certified home health aide and \$19 for a licensed non-Medicare-certified home health aide.

2. Underestimating how long you will live. As medical advances continue, it's quite likely that today's healthy 65-year-olds will live well into their 80s or even 90s. This means there's a real possibility that you may need 30 or more years of retirement income. An American man who's reached age 65 in good health has a 50% chance of living 20 more years to age 85, and a 25% chance of living to 92. For a

(Continued on Page 41)



817-800-4802

*Here long before the storm...
Here long after the storm*

**Voted
Best Roofing Company
by the Readers of the
Southlake Times
Four Years in a Row**

WWW.GRIFFITHROOFING.COM



**Celebrating
Our 11th
Year in
Southlake!**

THE TALK

Financial Focus - (Cont. from Page 3)

65-year-old woman, those odds rise to a 50% chance of living to age 88 and a one in four chance of living to 94. The odds that at least one member of a 65-year-old couple will live to 92 are 50% and there's a 25% chance at least one of them will reach age 97. Without some thoughtful planning, you could easily outlive your savings and have to rely solely on Social Security for your income. Chances are, like many people, you don't have a company pension to rely on – only 30% of Americans today have one. And with the average Social Security benefit of just over \$1,000 a month, it likely won't cover all your needs.

3. Being caught unawares by inflation. Inflation can eat away at the purchasing power of your money over time. This affects your retirement income by increasing the future costs of goods and services, thereby reducing the purchasing power of your income. Even a relatively low inflation rate can have a significant impact on a retiree's

purchasing power. For example, \$50,000 today would be worth only \$30,477 in 25 years, even with a relatively low 2% inflation. Some retirement income sources, such as Social Security, can help you keep pace with inflation automatically through annual cost-of-living adjustments. But most others don't.

4. Failing to position investments for growth. A too-conservative investment strategy can be just as dangerous as a too-aggressive one. It exposes your portfolio to the erosive effects of inflation and limits the long-term upside potential that diversified investments can offer. On the other hand, being too aggressive can mean undue risk in down or volatile markets. What can help: a strategy that seeks to keep the growth potential for your investments without too much risk. Consider creating a diversified portfolio according to your risk tolerance, overall financial situation, and investment time horizon. Doing so may help you seek the growth you need in a way that lets you sleep

at night. But remember that diversification/asset allocation does not ensure a profit or guarantee against a loss.

5. Withdrawing too much from savings. Drawing down your savings too rapidly can also put your retirement plan at risk. This risk can be magnified further if a sustained market downturn—similar to the one in 2007-09—occurs early in retirement. Retirees should consider using conservative withdrawal rates, particularly for any assets needed for essential expenses. Fortunately, you have control over how much you withdraw and can adjust it based on circumstances. Consider keeping your withdrawals as conservative as you can. Later on, if your expenses drop or your investment portfolio grows, you may be able to raise that rate. For financial peace of mind, work with your financial coach to make sure your family is taken care of. Source: adapted from an article in Financial Planning magazine citing Fidelity Investments research.

Submitted by Rich Keith

*Your new dream home
awaits you!*

Personalized Service

Beautiful Color Flyers

Discrete, Ethical Transactions

Exceptional Internet Presence

Professional Photos

Staging Advice



Diana Christopher

REALTOR®, ABR, SFR

Coldwell Banker Southlake

281-797-0872

diana.christopher@cbdfw.com

www.DianaChristopher.com



RESIDENTIAL BROKERAGE
CBDFW.COM

Owned and Operated by NRI Inc.

The Talk is a private publication published by Peel, Inc. It is not sanctioned by any homeowners association or organization, nor is it subject to the approval of any homeowners association or organization, nor is it intended, nor implied to replace any publication that may be published by or on behalf of any homeowners association or organization. At no time will any source be allowed to use the The Talk contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the newsletter is exclusively for the private use of Peel, Inc.

Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

**Rebates
UP To
\$1,000***

* Rebate limit apply. Call Muncy for details and to help you choose the system that is right for you. Valid for purchases between March 26, 2012 through June 16, 2013.

LENNOX

HOME COMFORT SYSTEMS
Innovation never felt so good.™



Don't Get Out-Foxed by an unscrupulous company.



We started to tell everyone in April 2009 that Freon would go up in price when the phase-out began in January 2010. Freon tripled since then, but now some companies are charging \$60 or more for a pound of it. That's like letting the fox into the hen house.

If you call any company for a repair, please ask them how much they charge for a pound of Freon. If it sounds unreasonable to you, it is. Call someone else!

10% OFF
Any Repair &
FREE FREON
Up To 1 lb w/repair

Not to be combined with other offer, coupon or special. Expires 5-31-12

Our Family Business Since 1952

Bob & John Muncy

THEY WORK HARD THEY EARN IT

MUNCY
HEATING & AIR CONDITIONING

817-834-0954



Old Glory Flag Service

Timarron join many of your neighbors!

Show your patriotic colors!

It's time to order your flag for 2012!

Old Glory Flag Service continues to offer Timarron residents our curbside U.S. 3x5 flag service, creating neighborhood patriotism with unified presentation on significant holidays.

Includes:

**Memorial Day 4th July Labor Day Veteran's Day
Patriots Day and Flag Day**

Mail your order and yearly fee of \$125.00

Make Checks Payable to:

Old Glory Flag Service

P.O. Box 92656

Southlake, TX 76092

Old Glory Flag Service meets the guidelines for Flag Display as approved by the City of Southlake

For more information please email:
OLDGLORYFLAG@verizon.net

Or call us at 817 329-7913



(NEW CLIENTS: PLEASE PRINT NEATLY AND
COMPLETE ALL LINES TO BETTER SERVE YOU)

Timarron Addition

Name

Street Address

City

Phone Number

Circle one: NEW / EXISTING CLIENT

**Existing clients will automatically be
renewed unless cancelled in writing**

(Return the bottom portion with your check)

18 Benefits of Playing a Musical Instrument

Submitted by Rich Keith

Jeremy Spicer, Vandegrift High School Director of Bands, is dedicated to teaching music. He says, "Music is a part of everyone's life in some form. The study of music and all of the arts is critical to the complete education of society...it allows humans the tools to stir feelings and create emotion." This article will provide you with 18 benefits of playing an instrument and will hopefully give you a better sense of appreciation and pride for music.

1. Increases the capacity of your memory. Research has shown that both listening to music and playing a musical instrument stimulate your brain and can increase your memory: Preschoolers who had weekly keyboard lessons improved their spatial-temporal skills 34 percent more than the other children. Not only that, but researchers said that the effect lasted long-term. If you learn how to play an instrument, the parts of your brain that control motor skills (ex: using your hands, running, swimming, balancing, etc.), hearing, storing audio information, and memory actually grow and become more active.

2. Refines your time management and organizational skills. Learning how to play an instrument requires you to really learn how to be organized and to manage your time wisely. A good musician knows that the quality of practice time is more valuable than the quantity.

3. Boosts your team skills. Team skills are a very important aspect of being successful in life. Playing an instrument requires you to work with others to make music. In band and orchestra settings you must learn how to cooperate with the people around you.

4. Teaches you perseverance. Learning to play an instrument takes time and effort, which really teaches you patience and perseverance.

5. Enhances your coordination. The art of playing an instrument requires a lot of hand-eye coordination. By reading musical notes on a page, your brain subconsciously must convert that note into specific motor patterns while also adding breathing and rhythm to the mix.

6. Better your mathematical ability. Reading music requires counting notes and rhythms and can help your math skills. Studies have shown that students who play instruments or study the arts are often better in math and achieve higher grades in school than students who don't.

7. Improves your reading and comprehension skills. Research shows that children exposed to a multi-year program of music tuition involving training in increasingly complex rhythmic, tonal, and practical skills display superior cognitive performance in reading skills compared with their non-musically trained peers.

8. Increases your responsibility. Playing an instrument comes with its responsibilities. Students must maintain their instrument and must remember music events (like rehearsals and performances) and making time to practice.

9. Exposes you to cultural history. Students learn a variety of music types such as classical traditions, folk music, medieval, and other genres. Music itself is history.

10. Sharpens your concentration. Playing music by yourself requires you to concentrate on things like pitch, rhythm, tempo, note duration, and quality of sound. Playing music in a group involves even more concentration.

11. Fosters your self-expression and relieves stress. It's your instrument, so you can play whatever you want on it! The more advanced you become on an instrument, the greater you'll be able to play what you want and how you want.

12. Creates a sense of achievement. Overcoming musical challenges that you thought you'd never quite master can give you a great sense of pride about yourself.

13. Promotes your social skills. Playing an instrument can be a great way to enhance your social skills. Some of the best people join bands and orchestras, and many times the lifelong friends you make here become like family.

14. Boosts your listening skills. Although it's pretty obvious, playing an instrument requires you to listen very carefully to things. Examples

are learning how to hear when you're playing a wrong note in order to correct yourself, tuning your instrument, and playing with ensemble group.

15. Teaches you discipline. Practicing often and working on the hard parts of music and not just the easy and fun stuff requires discipline.

16. Elevates your performance skills and reduces stage fright. One of the goals of practicing so much on your instrument is so that you can perform for others. The more you get up in front of people and perform, the more you'll reduce any stage fright.

17. Enhances your respiratory system (wind instruments only). If you have a good music director/tutor, you should hear them tell you quite often to "use more air!" Breathing exercises are highly recommended for musicians, and they can really strengthen your respiratory system.

18. Promotes happiness in your life and those around you. Playing a musical instrument can be very fun and exciting. Not only is it fun to play music that you enjoy, but it feels wonderful to hear an audience applaud you for giving a great performance.

Mr Spicer adds, "I cannot imagine my life, or society, without music...it has defined me in nearly every way possible." Adapted from an article by by Michael Matthews. For the full article and sources visit <http://www.effectivemusicteaching.com/articles/directors/18-benefits-of-playing-a-musical-instrument/>



DROWNING IS PREVENTABLE



COLIN'S HOPE
WATER SAFETY TIPS AT
WWW.COLINSHOPE.ORG

Did you know that drowning is still the #1 cause of accidental death for children under 5 and the #2 cause for children ages 1-14?

Join us as we celebrate May as National Water Safety month.
Please keep your family safe around water and have the
Best May Ever!

LAYERS OF PROTECTION



**CONSTANT VISUAL
SUPERVISION**



LEARN TO SWIM



**WEAR LIFE
JACKETS**



**MULTIPLE BARRIERS ON
ALL POOLS & HOTTUBS**



**KEEP BACKYARDS &
BATHROOMS SAFE**



LEARN CPR



**CHECK POOLS/HOTTUBS
1ST FOR MISSING CHILDREN**



**VISIT US
ONLINE**



PEEL, INC.

308 Meadowlark St.
Lakeway, TX 78734-4717

PRSR STD
U.S. POSTAGE
PAID
PEEL, INC.

TM



ROXANN TAYLOR & ASSOCIATES, REALTORS

*15-Year
Timarron Resident*

ROXANN TAYLOR & ASSOCIATES, REALTORS

817-312-7100

SOLD WE HAVE OTHERS

TAKE A VIRTUAL TOUR AT
WWW.ROXANNTAYLOR.COM



ROXANN TAYLOR & ASSOCIATES, REALTORS

THE ONLY NAME YOU NEED TO KNOW IN REAL ESTATE IN TIMARRON

Brenwyck Addition

**939 Midland Creek Drive
\$450,000**



Heavily Wooded Greenbelt Homesite



Call Me Today
and let's talk about getting
top \$\$ for your property!



Scan QR Code to
See ALL Featured Properties



Available Timarron Residential Real Estate						Sales Year-to-Date	
1719 Byron Nelson Pkwy	\$1,875,000	1624 Byron Nelson Pkwy	\$789,900	600 Logans Lane	\$575,000	1644 Byron Nelson Pkwy	\$865,942
1430 Byron Nelson Pkwy	\$1,665,000	807 Fairwood Court	\$765,000	1421 Montgomery Lane	\$569,000	1329 Province Lane	\$837,500
1708 Byron Nelson Pkwy	\$1,565,000	7300 Thames Trail	\$745,800	1358 Montgomery Lane	\$559,000	7204 Majestic Manor	\$705,000
1311 Chadwick Crossing	\$1,385,000	1202 Lansdowne Court	\$735,000	125 Creekway Bend	\$525,000	1205 Lansdowne Court	\$671,626
1203 Earleton Court	\$1,375,000	1305 Regency Court	\$729,900	1116 Longford Circle	\$518,800	1907 Caspian	\$662,500
1208 Chadwick Crossing	\$1,300,000	1205 Kirkcaldy Court	\$725,000	1122 Longford Circle	\$512,000	2007 Caspian Lane	\$640,000
1516 Byron Nelson Pkwy	\$1,299,500	1405 Montgomery Lane	\$700,000	1426 Montgomery Lane	\$509,000	215 Creekway Bend	\$628,000
1600 Byron Nelson Pkwy	\$1,298,800	7203 Stilton Court	\$675,000	613 Regency Crossing	\$500,000	2217 Collins Path	\$585,000
1715 Byron Nelson Pkwy	\$1,292,800	7305 Balmoral Drive	\$675,000	809 Heatherglen Court	\$500,000	601 Rustic Ridge Court	\$565,500
1319 Eagle Bend	\$1,275,000	1420 Bent Creek Drive	\$669,800	708 Longford Drive	\$499,900	706 Wentwood Drive	\$550,000
1226 Strathmore Drive	\$1,225,000	1355 Bent Trail Circle	\$669,000	320 Glenrose Court	\$499,900	1307 Regency Court	\$550,000
1632 Byron Nelson Pkwy	\$1,199,900	805 Aberdeen Way	\$650,000	1422 Kensington Court	\$498,000	2213 Collins Path	\$509,000
1413 Eagle Bend	\$1,198,800	607 Aberdeen Way	\$649,900	1400 Kensington Court	\$496,450	728 Bryson Way	\$501,500
404 Oak Ridge Court	\$1,169,800	1700 Thames Trail	\$649,500	714 Wentwood Drive	\$479,900	612 Logans Lane	\$490,000
402 Atherton Circle	\$1,000,000	1315 Regency Court	\$649,000	802 Durham Court	\$475,800	811 Caroline Lane	\$475,000
412 Bryn Meadows	\$1,000,000	1421 Sandstone Court	\$645,000	1320 Regency Court	\$469,900	1360 BENT TRAIL Circle	\$471,000
1310 Chadwick Crossing	\$965,000	1485 Bent Trail Circle	\$639,900	723 Wyndor Creek Drive	\$469,000	1008 Hanover Drive	\$470,500
2102 Conner Lane	\$939,000	1409 Waltham Drive	\$625,000	700 Aberdeen Way	\$459,900	616 Logans Lane	\$466,500
403 Atherton Circle	\$850,000	1434 Waltham Drive	\$625,000	939 Midland Creek Drive	\$450,000	702 Heatherglen Drive	\$440,000
1415 Bentley Court	\$849,998	901 Aaron Way	\$624,900	325 Highland Oaks Circle	\$446,000	710 Nettleton Drive	\$439,900
301 Augusta Court	\$835,000	515 Regency Crossing	\$623,800	702 Bryson Way	\$439,750	600 Northwood Trail	\$415,000
7308 Thames Trail	\$825,000	614 Regency Crossing	\$600,000	727 Inwood Drive	\$435,000	807 Oakcrest Court	\$410,000
7216 Braemar Terrace	\$799,000	1205 Strathmore Drive	\$599,900	707 Bryson Way	\$429,000	934 Midland Creek Drive	\$406,000
1205 Province Lane	\$798,000	1135 Highland Oaks Drive	\$579,000			712 Heatherglen Drive	\$395,000
614 Fairway View Terrace	\$795,000	1012 Hanover Drive	\$575,000			923 Midland Creek Drive	\$395,000

Statistics as reported by NTRIS as of 4/23/2012

Z=price is undisclosed

This is not intended to solicit property currently listed for sale by another broker.